

IN RE:

GARY A. SMITH
DEBRA K. SMITH
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:11-11298 TPA

Chapter 13

Document No.: 206

ORDER OF COURT

AND NOW, this 16th day of December, 2016, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

vas

In re:
Gary A. Smith
Debra K. Smith
Debtors

Case No. 11-11298-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dday
Form ID: pdf900

Page 1 of 2
Total Noticed: 51

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db/jdb +Gary A. Smith, Debra K. Smith, 1122 Old Route 8, Polk, PA 16342-2032
 cr +Bank of America, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
 13148799 +AAA Financial Services, 572 W Broad St., Hazleton, PA 18201-6108
 13148800 +AmeriGas, 2540 Warren Drive, Suite C, Rocklin, CA 95677-2178
 13151973 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)
 13209022 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
 13148802 +Bank Of America, N.A., 450 American Street, Simi Valley, CA 93065-6285
 13148803 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
 13148804 +Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
 13148805 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13178176 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13148806 +Citifinancial Retail Services, Citifinancial/Attn: Bankruptcy Dept., Po Box 140489, Irving, TX 75014-0489
 13148807 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577, Austin, TX 78708)
 13148810 +First National Bank Slippery Rock, 3320 East State Street, Hermitage, PA 16148-3301
 13148811 +First United National Bank, Po Box 7, Fryburg, PA 16326-0007
 13148817 +Hsbc/BonTon, Hsbc Retail Services/Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263
 13148818 +Hsbc/boscov, Po Box 5895, Carol Stream, IL 60197-5895
 13587828 +Keri P. Ebeck, Esquire, Weltman, Weinberg, & Reis Co., LPA, 1400 Koppers Bldg., 436 Seventh Avenue, Pittsburgh, PA 15219-1842
 13148819 +Mercer County State Bank, Po Box 38, Sandy Lake, PA 16145-0038
 13148820 +National City, Po Box 5570, Cleveland, OH 44101-0570
 13148821 +National City Card, 100 North 13th Street, Franklin, PA 16323-2352
 13209703 +Peter J. Mulcahy, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1814
 13148822 Sears/cbna, 133200 Smith Road, Cleveland, OH 44130
 13148823 +Sears/cbna, 8725 West Sahara Avenue, The Lakes, NV 89163-0001
 13148825 +Tractor Supply/cbsd, Po Box 6500, Sioux Falls, SD 57117-6500
 13148826 +United Refining, 213 2nd Avenue, Warren, PA 16365-2405
 13148827 +Weisfield Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680
 13148828 +Wfcb/Blair, P.O. Box 182125, Columbus, OH 43218-2125
 13148829 +Wfnmb/lane Bryant, Po Box 182686, Columbus, OH 43218-2686
 13148830 +Wfnmb/woman within, Po Box 182686, Columbus, OH 43218-2686
 13148831 +Worlds Foremost Bank, 4800 Northwest 1st Street, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscidi@recoverycorp.com Dec 17 2016 01:29:57
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13193407 +E-mail/Text: bncmail@w-legal.com Dec 17 2016 01:20:06 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13148808 E-mail/Text: mrdiscen@discover.com Dec 17 2016 01:19:15 Discover Financial, Po Box 8003, Hilliard, OH 43026
 13160794 E-mail/Text: mrdiscen@discover.com Dec 17 2016 01:19:15 Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
 13573211 E-mail/Text: mrdiscen@discover.com Dec 17 2016 01:19:15 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13148809 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 17 2016 01:20:29 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 13148812 +E-mail/Text: slucas@for-cu.com Dec 17 2016 01:20:13 Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343
 13433885 E-mail/PDF: gecscedi@recoverycorp.com Dec 17 2016 01:29:52 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 13173234 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 17 2016 01:28:06 GE Money Bank, c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 13148813 +E-mail/PDF: gecscedi@recoverycorp.com Dec 17 2016 01:29:52 GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 13148814 +E-mail/PDF: gecscedi@recoverycorp.com Dec 17 2016 01:28:55 Gemb/JCPenney, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 13148815 +E-mail/PDF: gecscedi@recoverycorp.com Dec 17 2016 01:28:54 Gemb/pearle Vision, Po Box 981439, El Paso, TX 79998-1439
 13148816 +E-mail/PDF: gecscedi@recoverycorp.com Dec 17 2016 01:27:53 Gemb/qvc, Po Box 971402, El Paso, TX 79997-1402
 13832956 E-mail/Text: camanagement@mtb.com Dec 17 2016 01:19:27 M&T BANK, P.O 840, BUFFALO, NY 14240-0840

District/off: 0315-1

User: ddoy
Form ID: pdf900

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Total Noticed: 51

Date Rcvd: Dec 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13294432 +E-mail/Text: bknotice@ncmllc.com Dec 17 2016 01:20:08 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13209706 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2016 01:30:14
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
13209023 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2016 01:30:26
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13626845 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2016 01:30:23
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13433886 E-mail/PDF: rmscedi@recoverycorp.com Dec 17 2016 01:29:57
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13148824 E-mail/PDF: cbp@onemainfinancial.com Dec 17 2016 01:27:53 Springleaf Financial Services,
120 Bon Aire Plaza, Butler, PA 16003

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
cr Lakeview Loan Servicing, LLC
cr M&T BANK
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
cr* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13193408* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13224218* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13148801 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

TOTALS: 3, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 16, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Daniel P. Foster on behalf of Debtor Gary A. Smith dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Debra K. Smith dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Jerome B. Blank on behalf of Creditor M&T BANK pawb@fedphe.com
Jerome B. Blank on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor Lakeview Loan Servicing, LLC pawb@fedphe.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Mulcahy on behalf of Creditor Bank of America, N.A. pawb@fedphe.com,
FedPhe@hotmail.com
Ronda J. Winneccour cmeccf@chapter13trusteewdpa.com

TOTAL: 11